

In re:
Ryan Douglas Carroll
Desiree Marie Carroll
Debtors

Case No. 19-10445-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 12, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	Ryan Douglas Carroll, Desiree Marie Carroll, 121 Jeffrey Ln, Northampton, PA 18067-1066
14301810	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 13 2024 00:13:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 13 2024 00:14:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14289172	EDI: GMACFS.COM	Jan 13 2024 05:12:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14293911	EDI: BANKAMER	Jan 13 2024 05:12:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14285116	+ Email/Text: RASEBN@raslg.com	Jan 13 2024 00:13:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14301709	EDI: Q3G.COM	Jan 13 2024 05:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14268306	EDI: DISCOVER	Jan 13 2024 05:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14416018	Email/Text: ECMCBKNotices@ecmc.org	Jan 13 2024 00:13:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14428030	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2024 00:21:47	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14279420	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2024 00:22:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14324429	Email/Text: camanagement@mtb.com	Jan 13 2024 00:13:00	M & T Bank, P.O. Box 840, Buffalo, NY 14240-0810
14294618	EDI: PRA.COM	Jan 13 2024 05:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14302919	+ Email/Text: bncmail@w-legal.com	Jan 13 2024 00:14:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Jan 12, 2024

Form ID: 3180W

Total Noticed: 17

14312645 Email/Text: electronicbkydocs@nelnet.net

Jan 13 2024 00:14:00

UNITED STATES DEPARTMENT OF
EDUCATION, CLAIMS FILING UNIT, PO BOX
8973, MADISON, WI 53708-8973

14280541 EDI: WFFC2

Jan 13 2024 05:12:00

Wells Fargo Bank, N.A., P.O. Box 10438, MAC
F8235-02F, Des Moines, IA 50306-0438

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14785081	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14386956	##+	Law Office of Everett Cook, P.C., 2309 MacArthur Road, Whitehall PA 18052-4523
14293824	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2024 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor M & T Bank as Servicer for Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
JOHN EVERETT COOK	on behalf of Joint Debtor Desiree Marie Carroll bankruptcy@everettcooklaw.com g29494@notify.cincompass.com;cook.everettb129037@notify.bestcase.com
JOHN EVERETT COOK	on behalf of Debtor Ryan Douglas Carroll bankruptcy@everettcooklaw.com g29494@notify.cincompass.com;cook.everettb129037@notify.bestcase.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor M & T Bank as Servicer for Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com
THOMAS SONG	

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Jan 12, 2024

Form ID: 3180W

Total Noticed: 17

on behalf of Creditor WELLS FARGO BANK N.A. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Ryan Douglas Carroll</u>	Social Security number or ITIN	xxx-xx-6590
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Desiree Marie Carroll</u>	Social Security number or ITIN	xxx-xx-7081
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10445-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ryan Douglas Carroll
aka Ryan Carroll, aka Ryan D. Carroll

Desiree Marie Carroll
aka Desiree Carroll, aka Desiree M. Carroll

1/11/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.